

Fill in this information to identify the case:

1 of 3

Debtor 1 Christy Whitner

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia

Case number 16-31270

Official Form 410

Proof of Claim

12/15

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>Porania LLC</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. From whom? <u>Cooper Financial LLC</u>	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? <u>c/o Biltmore Asset Management</u> Name <u>24500 Center Ridge Rd Ste 472</u> Number Street <u>Westlake</u> <u>OH</u> <u>44145</u> City State ZIP Code Contact phone <u>8556557700</u> Contact email <u>adanner@biltmoreasset.com</u>	Where should payments to the creditor be sent? (if different) _____ Name _____ Number Street _____ City State ZIP Code Contact phone _____ Contact email _____
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☐ No
☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 7 3 4 1

7. How much is the claim? \$ 680.00. Does this amount include interest or other charges?
☒ No
☐ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.
Payday Loan

9. Is all or part of the claim secured? ☒ No
☐ Yes. The claim is secured by a lien on property.
Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☐ Motor vehicle
☐ Other. Describe: _____
Basis for perfection: _____
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: \$ _____
Amount of the claim that is secured: \$ _____
Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$ _____
Annual Interest Rate (when case was filed) _____ %
☐ Fixed
☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☒ No

☐ Yes. Check all that apply:

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

☐ Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.

Amount entitled to priority

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

* Amounts are subject to adjustment on 4/01/16 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 07/12/2016
MM / DD / YYYY



Signature

Print the name of the person who is completing and signing this claim:

Name Amy Danner
First name Middle name Last name

Title President

Company Biltmore Asset Management
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 24500 Center Ridge Rd Ste 472
Number Street
Westlake OH 44145
City State ZIP Code

Contact phone 8556557700 Email adanner@biltmoreasset.com

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**Statement under FED. R. BANKR. P. 3001(c)(1) of the Circumstances of the
Loss or Destruction of the Writing Upon Which the Claim is Based**

Porania, LLC purchased this claim from Cooper Financial LLC ("Seller").


In connection with purchasing the claim, Porania, LLC requested that the Seller provide the underlying agreements, applications or other writings (collectively "media") upon which the claim is based.

In response to Porania, LLC's above-described request, Seller represented and warranted to Porania, LLC that the media underlying the claim had been lost or destroyed, and that Seller's document retention policy does not require that such media be maintained by Seller.

Based upon the Seller's foregoing representation and warranty, Porania, LLC reviewed Seller's other available information in support of the claim and concluded the claim is a valid and enforceable obligation of the Debtor(s). The information in support of the claim is set forth on the attached schedule.

Claim Filing Party: Porania, LLC

(sign here)

X || 

(printed name)

Jon Koop

Date:

7/12/2016

Porania LLC

Important Message

WHITNER,CHRISTY
2105 LAUDERDALE DRIVE
HENRICO, VA 23238

Please be advised that Porania LLC has purchased the below referenced account. This communication is from a debt collector. Any information obtained will be used for that purpose.

This is an account summary. It is not a credit card statement from the originating creditor and has not previously been provided to the consumer.

Questions

- * Mail Payments To:
Porania, LLC
c/o Biltmore Asset Management
24500 Center Ridge Rd, Ste 472
Westlake, OH 44145
- * Make Checks or Money Orders Payable To:
Biltmore Asset Management
- * To Speak to a Representative:
855-655-7700

Account Information

Biltmore Acct #:	xxxxxx4929
Original Creditor:	PAYDAY LOAN YES
Original Account No.:	xxxx7341
Account Open Date:	10/29/2010
Account Charge Off Date:	4/8/2011
Account Last Pay Date:	
Account Last Pay Amount:	\$0
Last Purchase Date:	
Principal Amount:	\$680.00
Interest Amount:	\$0
Interest Rate:	0%
Outstanding Balance:	\$680.00

IMPORTANT: To ensure timely delivery, please detach the below and mail in with your payment.
Include your account number and name on the front of your check or money order.

MAIL PAYMENT TO:
Porania LLC
c/o Biltmore Asset Management
24500 Center Ridge Rd, Ste 472
Westlake, OH 44145

Name: WHITNER,CHRISTY
Original Account No.: xxxx7341
Outstanding Balance: \$680.00
Biltmore Account No.: xxxxxx4929

Please update address below if your information has changed

Because interest, payments, credits, fees and/or other permissible charges can continue to cause your account balance to vary from day to day, please contact us at 1-855-655-7700 to obtain up-to-date information.